# IN THE CLAIMS

The pending unamended claims are reproduced below for the benefit of the Examiner.

1. (ORIGINAL) A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$
\begin{aligned}
\text{Profit} \quad = \quad & \text{Net Interest Revenue (NIR)} \\
+ \quad & \text{Other Revenue (OR)} \\
- \quad & \text{Direct Expense (DE)} \\
- \quad & \text{Indirect Expense (IE)} \\
- \quad & \text{Risk Provision (RP)}
\end{aligned}
$$

(c) wherein the Direct Expense comprises expenses driven by events that are attributable to accounts.

2. (ORIGINAL) The method of claim 1, wherein the Direct Expense for an account is calculated using a unit cost of an event, applying this unit cost to each of the events of an account, and adding these unit costs over a specified period.

3. (ORIGINAL) The method of claim 2, wherein the unit costs comprise estimated unit costs.

4. (ORIGINAL) The method of claim 3, wherein the estimated unit costs are derived from industry standards.

5. (ORIGINAL) The method of claim 2, wherein the unit costs comprise actual unit costs.

6. (ORIGINAL) The method of claim 5, wherein the actual unit costs are derived from the organization's financial statement.

7. (ORIGINAL) The method of claim 2, wherein the unit cost is derived by dividing a total cost by the event volume.

8. (ORIGINAL) The method of claim 2, wherein the Direct Expense (DE) comprises unit costs aggregated from an event level to an account level.

9. (ORIGINAL) The method of claim 2, wherein the Direct Expense is assigned to accounts based on events using one or more methods selected from a group comprising:

(1) a unit cost multiplied by number of events,

(2) an amount associated with each event, or

(3) a specified function.

10. (ORIGINAL) The method of claim 2, wherein the Direct Expense is calculated using: (1) allocation of fixed costs per event type, (2) allocation of variable costs per event type, and (3) calculation of unit costs using a ratio of total cost to event volume for the account.

11. (ORIGINAL) The method of claim 2, wherein the Direct Expense is determined from a state of an account.

12. (ORIGINAL) A system for financial processing, comprising:

a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\text{Profit} = \text{Net Interest Revenue (NIR)}$$
$$+ \quad \text{Other Revenue (OR)}$$
$$- \quad \text{Direct Expense (DE)}$$
$$- \quad \text{Indirect Expense (IE)}$$
$$- \quad \text{Risk Provision (RP)}$$

(c) wherein the Direct Expense comprises expenses driven by events that are attributable to accounts.

13. (ORIGINAL) The system of claim 12, wherein the Direct Expense for an account is calculated using a unit cost of an event, applying this unit cost to each of the events of an account, and adding these unit costs over a specified period.

14. (ORIGINAL) The system of claim 13, wherein the unit costs comprise estimated unit costs.

15. (ORIGINAL) The system of claim 14, wherein the estimated unit costs are derived from industry standards.

16. (ORIGINAL) The system of claim 13, wherein the unit costs comprise actual unit costs.

17. (ORIGINAL) The system of claim 16, wherein the actual unit costs are derived from the organization's financial statement.

18. (ORIGINAL) The system of claim 13, wherein the unit cost is derived by dividing a total cost by the event volume.

19. (ORIGINAL) The system of claim 13, wherein the Direct Expense (DE) comprises unit costs aggregated from an event level to an account level.

20. (ORIGINAL) The system of claim 13, wherein the Direct Expense is assigned to accounts based on events using one or more methods selected from a group comprising:

(1) a unit cost multiplied by number of events,

(2) an amount associated with each event, or

(3) a specified function.

21. (ORIGINAL) The system of claim 13, wherein the Direct Expense is calculated using: (1) allocation of fixed costs per event type, (2) allocation of variable costs per event type, and (3) calculation of unit costs using a ratio of total cost to event volume for the account.

22. (ORIGINAL) The system of claim 13, wherein the Direct Expense is determined from a state of an account.

23. (ORIGINAL) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$
\begin{aligned}
\text{Profit} = \quad & \text{Net Interest Revenue (NIR)} \\
+ \quad & \text{Other Revenue (OR)} \\
- \quad & \text{Direct Expense (DE)} \\
- \quad & \text{Indirect Expense (IE)} \\
- \quad & \text{Risk Provision (RP)}
\end{aligned}
$$

(c) wherein the Direct Expense comprises expenses driven by events that are attributable to accounts.

24. (ORIGINAL) The article of manufacture of claim 23, wherein the Direct Expense for an account is calculated using a unit cost of an event, applying this unit cost to each of the events of an account, and adding these unit costs over a specified period.

25. (ORIGINAL) The article of manufacture of claim 24, wherein the unit costs comprise estimated unit costs.

26. (ORIGINAL) The article of manufacture of claim 25, wherein the estimated unit costs are derived from industry standards.

27. (ORIGINAL) The article of manufacture of claim 24, wherein the unit costs comprise actual unit costs.

28. (ORIGINAL) The method of claim 27, wherein the actual unit costs are derived from the organization's financial statement.

29. (ORIGINAL) The article of manufacture of claim 24, wherein the unit cost is derived by dividing a total cost by the event volume.

30. (ORIGINAL) The article of manufacture of claim 24, wherein the Direct Expense (DE) comprises unit costs aggregated from an event level to an account level.

31. (ORIGINAL) The article of manufacture of claim 24, wherein the Direct Expense is assigned to accounts based on events using one or more methods selected from a group comprising:
   (1) a unit cost multiplied by number of events,
   (2) an amount associated with each event, or
   (3) a specified function.

32. (ORIGINAL) The article of manufacture of claim 24, wherein the Direct Expense is calculated using: (1) allocation of fixed costs per event type, (2) allocation of variable costs per event type, and (3) calculation of unit costs using a ratio of total cost to event volume for the account.

33. (ORIGINAL) The article of manufacture of claim 24, wherein the Direct Expense is determined from a state of an account.